Let’s Compare Your Options

Use this handy chart or talk to your local experts at **1.833.201.4465 (TTY: 711)**

PLAN FEATURE	ORIGINAL MEDICARE ONLY	ADD-ON PLANS: MEDICARE SUPPLEMENT	ADD-ON PLANS: MEDICARE ADVANTAGE	THIS IS IMPORTANT TO ME
Covers prescription drugs			✓	
Access to any doctor who accepts Medicare	✓	✓		
Dental, Vision and Hearing benefits			✓	
Low or no copays		✓	✓	
Emergency care when traveling		✓	✓	
Fitness benefits		✓	✓	
Transportation to doctor’s appointments			✓	

Prescription Drug Plans

You can purchase a stand-alone Part D Prescription Drug Plan (PDP) that provides you with prescription drug coverage and meets Medicare requirements to avoid penalties. **You can pair this plan with Original Medicare only or with a Medicare Supplement plan.** Most Medicare Advantage plans include prescription drug coverage.

Ready to find the right plan? Let’s talk.

1.833.201.4465 (TTY: 711)

We are open 8:00 AM to 6:00 PM, Monday – Friday with extended hours from October 1 – December 7.

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Medicare Options Comparison Guide

Medicare Advantage or Medicare Supplement insurance.

Which plan is right for you?

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As your retirement gets closer, your Medicare decision gets closer, too.

One of the best parts of retirement is that it's uniquely ***yours***, right? You could be baking cookies with your grandkids while your neighbor is all about traveling during retirement. Everyone is different.

That's exactly why getting your Medicare coverage ***just right*** is a big deal — ***because there are different plans for different people with different needs***. Be sure to compare your choices before you decide.

Medicare plans have many details, but a few KEY benefits will be the ones that make all the difference to you. Look at the list below and ask yourself, "What do I really care about?"

- **Predictable medical expenses.**
- **Low or no copays.**
- **Extra benefits like vision, hearing, and fitness.**
- **Financial protection.**
- **Freedom to choose my doctors.**
- **Saving money by choosing in-network providers.**
- **Prescription drug coverage.**
- **Coverage that I can take when I travel.**

Even if you've been comparing plans all along, it's a good idea to keep up the good work. Better yet, call us. We'll help you compare all your options right over the phone.

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You've worked hard to earn this health coverage.
Let's be sure your Medicare coverage is ***just right***.

Different Plans for Different People. Which Plan is Right for You?

Loretta

Meet Loretta: 3-time Employee of the Year

- 66 years old, retiring in 6 months.
- History of diabetes and high blood pressure.
- Looking forward to traveling to see grandkids when she's retired.
- Needs to watch her spending, on a fixed income.

Loretta's Frontrunner: Original Medicare + Prescription Drug Plan

Loretta has 6 months to go before retiring and is considering enrolling in Original Medicare with a Prescription Drug Plan. This is the combination that her older sister has, and it's worked for her. But Loretta is going to have some financial surprises with this combination of Medicare coverages, exactly one of the things she wants to avoid in her retirement life. With some time to compare—she might do better with a Medicare Supplement plan for more cost predictability each month. This would also provide coverage that goes with her when she travels.

Bob

Meet Bob: The Neighborhood Fix-it Guy

- Turning 65 and can't wait to retire and relax.
- Worries about money.
- High cholesterol medicine.
- Has worn contact lenses for 20+ years.

Bob's Choice: A Medicare Advantage Plan

Bob is smart to consider a Medicare Advantage plan. This all-in-one coverage includes extra benefits that will help keep Bob healthy, cover his contact lenses and may even help him lower his cholesterol. Since he worries about money, his monthly premiums and out-of-pocket expenses will be low with this plan, and he'll save money on his regular medications.

Catherine

Meet Catherine: Volunteers at a Dog Rescue

- 68 and about to retire.
- Sticks to a strict budget.
- Wants regular monthly premiums and no surprises.
- Has lots of post-retirement travel plans.

Catherine's Choice: Medicare Supplement Plan

Catherine will be able to see any provider who accepts Medicare both at home and while on her travels. Her deductibles, copays and coinsurance that aren't covered by Medicare will be mostly paid by her Medicare Supplement plan. This fits her lifestyle and will make her budget happy.

The profiles and situations described are representative examples, not real testimonials.

James

Meet James: Famous for his Apple Pie

- 67 years old.
- Lives on a fixed income.
- Has a long history of diabetes.
- Doesn't want to pay a lot every time he goes to the doctor.

James's Choice: A $0 Premium Medicare Advantage Plan

A Medicare Advantage plan can be a good choice for people with chronic health conditions. James's plan allows him to pay very little out of his own pocket for his frequent office visits and prescription drugs. It also includes many extra benefits and rewards him for taking healthy actions like regular testing for his diabetes.

Sonya

Meet Sonya: Writes a Blog for Cancer Survivors

- 69 years old.
- Lives off a steady retirement income.
- Longtime cigarette smoker, quit 10 years ago after a cancer scare.
- Diabetic and has high blood pressure.

Sonya's Choice: Medicare Supplement plan + Prescription Drug Plan

Sonya wants set monthly expenses so she can live well off her retirement income. With her Medicare Supplement monthly premium and Prescription Drug Plan formulary (list of approved drugs), she'll get just that.

Sonya takes multiple medications for her diabetes and high blood pressure, so she's happy to know how much they'll cost every month under her prescription coverage. And she likes that she can keep the doctors she's seen for awhile.

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